What is claimed is:

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1. A semiconductor device comprising:

a semiconductor substrate;

source and drain electrodes, which are formed on the semiconductor substrate to make ohmic contact with the semiconductor substrate;

a T-shaped gate electrode, which is formed between the source and drain electrodes on the semiconductor substrate; and

an insulating layer including a silica aerogel layer, the silica aerogel layer being interposed between the gate electrode and the source and drain electrodes.

- 2. The semiconductor device of claim 1, wherein the insulating layer is formed of a composite layer of the silicon nitride layer and the silica aerogel layer.
- The semiconductor device of claim 2, wherein the silica aerogel layer
 has a thickness greater than the thickness of the silicon nitride layer.
 - 4. The semiconductor device of claim 2, wherein the silicon nitride layer has a thickness of 100-1000 Å.
 - 5. The semiconductor device of claim 1, wherein the silica aerogel layer has a thickness of 1000-3000 Å.
- 6. A method of manufacturing a semiconductor device, the method comprising:

forming an insulating layer pattern on a semiconductor substrate, the insulating layer pattern being formed of a composite layer of a first insulating layer and a silica aerogel layer and defining a first opening through which a first portion of the semiconductor substrate is exposed;

forming source and drain electrodes on the semiconductor substrate exposed through the first opening;

forming a second insulating layer for covering the source and drain electrodes and the insulating layer pattern;

patterning the second insulating layer and the insulating layer pattern to form a second opening through which a second portion of the semiconductor substrate is exposed, between the source and drain electrodes; and

forming a T-shaped gate electrode on the semiconductor substrate exposed through the second opening.

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- 7. The method of claim 6, wherein the second insulating layer is formed of silica aerogel.
- 10 8. The method of claim 6, wherein the forming the insulating layer pattern includes:

forming the first insulating layer on the semiconductor substrate; and forming the silica aerogel layer on the first insulating layer.

- 9. The method of claim 6, further comprising etching the semiconductor substrate exposed through the second opening to form a recess region in the semiconductor substrate, wherein the gate electrode is formed in the recess region.
- 10. The method of claim 6, wherein the first insulating layer is a silicon nitride layer.
 - 11. A method of manufacturing a semiconductor device, the method comprising:

forming source and drain electrodes on a semiconductor substrate;

forming a first insulating layer for covering the source and drain electrodes and a top surface of the semiconductor substrate;

forming a silica aerogel layer on the first insulating layer;

patterning the silica aerogel layer and the first insulating layer to expose a first portion of the semiconductor substrate; and

forming a T-shaped gate electrode on the first exposed portion.

12. The method of claim 11, wherein the first insulating layer is a silicon nitride layer.